

In re:  
Craig M Flood  
Stephanie Flood  
Debtors

Case No. 18-16881-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 08, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Craig M Flood, Stephanie Flood, 6315 E Valley Green Rd, Flourtown, PA 19031-1317
14552490	+ BSI Financial Svcs, for U.S. Bank Trust NA, c/o Lorraine Gazzara Doyle, Esq., 1325 Franklin Avenue, Suite 230, Garden City, New York 11530-1631
14213925	Credit One Bank, P.O. Box 98875, City of Industry, CA 91716
14213928	+ Nationstar Mortgage LLC, P.O. Box 183040, Columbus, OH 43218-3040
14218644	+ Nationstar Mortgage LLC dba Mr. Cooper, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 09 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 09 2023 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14213924	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 09 2023 00:30:13	CitiMortgage, 1000 Technology Drive MS 100 RM, O'Fallon, MO 63368-2240
14251306	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2023 00:14:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14551969	^ MEBN	Dec 09 2023 00:11:10	FRIEDMAN VARTOLO, LLP, Attorneys for BSI Financial Services as, 85 Broad Street, Suite 501, New York, New York 10004-1734
14213926	Email/Text: GCSBankruptcy@gcserv.com	Dec 09 2023 00:14:00	GC Services Limited Partnership, 6330 Gulfon, Houston, TX 77081
14213927	^ MEBN	Dec 09 2023 00:10:59	KML LAW GROUP, Suite 5000- BNY Independence Center, 701 Market St, Philadelphia, PA 19106-1541
14244974	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2023 00:19:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14223760	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 09 2023 00:14:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14271994	+ Email/Text: mtgbk@shellpointmtg.com	Dec 09 2023 00:14:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
14213929	+ Email/Text: bncnotifications@phea.org	Dec 09 2023 00:14:00	PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
14221745	+ Email/Text: bncnotifications@phea.org	Dec 09 2023 00:14:00	PHEAA, PO BOX 8147, HARRISBURG PA

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14214386	+ Email/PDF: rmscedi@recoverycorp.com	Dec 09 2023 00:30:12	17105-8147 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14594343	+ Email/Text: bknotices@sns.com	Dec 09 2023 00:15:00	U.S. Bank Trust N.A., as Trustee of the Cabana, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14390435	+ Email/Text: bankruptcy@bsifinancial.com	Dec 09 2023 00:14:00	US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID H. LIPOW	on behalf of Joint Debtor Stephanie Flood dlipow@obbblaw.com
DAVID H. LIPOW	on behalf of Debtor Craig M Flood dlipow@obbblaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com
ROGER FAY	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Lodge Series IV Trust rfay@alaw.net, bkecf@milsteadlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Craig M Flood and Stephanie Flood  
Debtor(s)

Case No: 18-16881-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/8/23